

Independent Legal Advice Form - Applicant Aged 75 or Over.

Suffolk Building Society mortgage application number _____

Client's full legal name _____

Signature _____ Date _____

Address of property to be mortgaged _____

Solicitors' firm name and address _____

Legal adviser name _____

Signature _____ Date _____

Reason for the form / advice

Given the nature of the proposed mortgage, the Society wishes to ensure that the borrower(s) have followed a specific process and that the basis of the mortgage transaction is fully understood prior to legal completion. This supports the Society being satisfied with its obligations towards good business conduct and in meeting its responsible lending obligations. By signing this form, you are confirming that you have fully explained and actioned these requirements prior to legal completion.

Legal adviser to confirm advice given Yes No

1. I have been instructed by the Borrower(s) to advise him/her/them on the nature, meaning and effect of the Mortgage Offer, Legal Charge Deed and Mortgage Terms and Conditions.
2. I have been provided with the Mortgage Offer, Legal Charge Deed and Mortgage Terms and Conditions.
3. I met with the Borrower(s) with no one else present and discussed the circumstances under which the Legal Charge Deed was being entered into. There was no evidence of any undue influence or pressure being applied to the Borrower(s).
4. I am satisfied that the Borrower(s) understand(s) the nature of the Mortgage Offer, Legal Charge Deed and the Mortgage Terms and Conditions including the extent of the liabilities he/she/they has undertaken and that the amount secured by the Legal Charge Deed will secure the original advance, any further advances, interest, fees, charges and expenses.
5. I am satisfied that the Borrower(s) has/have full mental capacity to enter into this mortgage contract.
6. I have explained the potential impacts of borrowing into later life on benefits and in the event of needing to go into long term care.
7. I sought the Borrower's/s' understanding of the implications arising, and potentially arising, from this transaction and he/she/they answered positively that they understood the consequences and obligations imposed upon them under the Mortgage offer, Legal Charge Deed, Mortgage Terms and Conditions.
8. I have checked the identity of the Borrower(s).
9. I acknowledge that the Society may place reliance on this Certificate in determining whether or not to continue to make advances available to the Borrower(s).

Suffolk

Building Society Intermediaries

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